

APPLICATION  
FOR  
UNITED STATES LETTERS PATENT

TITLE: MANAGED AUTHENTICATION SERVICE  
APPLICANT: ERNIE F. BRICKELL AND WESLEY DEKLOTZ

09676319.092900

CERTIFICATE OF MAILING BY EXPRESS MAIL

Express Mail Label No.: EL589643020US

I hereby certify that this correspondence is being deposited with the United States Postal Service as Express Mail with sufficient postage on the date indicated below and is addressed to the Commissioner for Patents, Washington, D.C. 20231.

September 29, 2000  
Date of Deposit

  
Signature

Vince Defante  
Typed Name of Person Signing Certificate

MANAGED AUTHENTICATION SERVICEBACKGROUND

006260" 6TE97960

Cryptography provides the basis for a number of privacy and authentication mechanisms used in computer-based systems. One such mechanism is a digital signature, which is often used to authenticate the sender of an electronic message. To create a digital signature, the sender first creates a private signature key and a corresponding public verification key. To sign a message or other document, the sender performs a computation that takes as input the message and the private signature key and produces as output a digital signature for that message. To verify a digital signature, a receiver performs a computation that takes as input the message, the digital signature for that message, and the public verification key, and produces as output either "signature verified" or "signature failed to verify."

In order to facilitate the authentication of a digitally signed document, the receiver must be assured that the public verification key that is used to verify the signature is indeed the public verification key belonging to the sender of the message. Typically, the receiver will obtain a digital certificate, which contains

the identity of the sender, the public verification key of the sender, and other information. Typically, this digital certificate is digitally signed by a certification authority. Other mechanisms are also used for

5 establishing the correspondence between an identity and a public verification key such as an entry in a database.

#### DESCRIPTION OF DRAWINGS

Figure 1 is a block diagram illustrating one example of a system that manages digital credentials.

10 Figure 2 is a flow chart illustrating one example of a process for issuing a digital credential.

Figure 3 is a flowchart illustrating an example process by which a relying party authenticates and registers an owner of a digital credential.

15 Figure 4 is a block diagram illustrating an example of the managed authentication service in further detail.

#### DESCRIPTION

A user's "digital credential", as used herein, refers to the security mechanisms associated with the user's

20 identity. A user might have a variety of available security mechanisms. For example, a user's digital credential can include one or more digital signature keys relating to one or more digital certificates. In

addition, a user may authenticate himself using one or more biometrics, a signature key from a smart card, a signature key from software or a signature key stored on a remote server and downloaded as needed. The user may  
5 invoke one or more of these mechanisms, depending on the situation and which mechanisms are readily available.

Validating a user's digital credential, therefore, can include one or more tasks. Examples include verifying that the user's digital signature is valid using the  
10 public key in the user's digital certificate and validating the digital certificate, which can include several additional tasks such as using a key of the certification authority to validate that the digital  
signature on the digital certificate is valid, verifying  
15 that the digital certificate has not been revoked or suspended, and validating the key of the certification authority.

Figure 1 is a block diagram illustrating one example of a system 2 that manages the use of digital credentials.  
20 More specifically, managed authentication service (MAS) 8 provides relying party 10 an out-sourced authentication service for verifying the identity of online visitors such as credential owner 4. As discussed in detail below, MAS 8 provides relying party 10 and owner 4 with real-time,

managed authentication, usage monitoring, multiple identity confirmation levels and a highly scalable and secure solution for authenticating online transactions. Relying party 10 can determine whether the authentication mechanisms used by owner 4 is sufficient for the access being requested.

Relying party 10 represents any web-based provider of online goods or services. For example, relying party 10 can be a web-based retailer of consumer products such as books, software toys, games and the like. Alternatively, relying party 10 can be a business to business website such as an online marketplace for medical or other supplies. Other examples include online banking institutions, brokerage firms, and health care services. MAS 8 allows relying party 10 to focus on providing its online service knowing that the authentication process is remotely handled by MAS 8 and is based on leading technologies and consistent with government regulations. As such, relying party 10 is a customer of MAS 8 and accepts digital credentials managed by MAS 8.

Owner 4 can be any user that wishes to use a digital credential; however, owner 4 typically has an affiliation with the registration authority 6. For example, owner 4 may be a physician and registration authority 6 may be the

006260"6TE92960

American Medical Association (AMA) responsible for governing the registration of the physicians. In this example, MAS 8 is an out-sourced authentication service for healthcare service providers that want to offer higher levels of protection for confidential healthcare information. Registration authority 6 maintains "identity assets" for specific sets of professionals or consumers. MAS 8 collaborates with registration authority 6 such that relying party 10 can be sure that owner 4 is still a registered professional.

Registration authority 6 acts as an issuer of a digital credential for owner 4. Examples include the AMA and the American Pharmaceutical Association (APA). Registration authority 6 establishes policies, practices and procedures for enrolling owner 4. MAS 8 manages the distribution of the digital credentials and monitors their use, thereby insulating relying party 10 from the complexity of online authentication technology and enabling a higher level of online privacy and confidentiality. For example, MAS 8 provides real-time authentication and usage monitoring.

When a digital credential is used, MAS authenticates the owner in real-time and the transaction is reported in an activity log, which is available to the owner 4,

006260"6TE92960

registration authority 6 and relying party 10. MAS 8  
monitors the usage of the digital credentials in order to  
detect misuse. Real-time authentication enables the  
digital credential to include more information than a  
5 conventional digital certificate. It also enables dynamic  
information to be used in the authentication process. The  
digital credential can, therefore, be updated in real-time  
to reflect changes in the owner's registration status, so  
relying party 10 can allow or deny access based on the  
10 most current user information available.

The digital credential issued by registration  
authority 6 is a collection of authentication mechanisms  
coupled with dynamic data. Its two-part design enables  
both the verification of a previously established identity  
15 and the real-time confirmation that the identity is still  
valid. Registration authority 6 creates and issues  
digital credentials in real-time, except where the  
enrollment process specifically demands off-line  
confirmation to establish a higher level of identity  
20 confirmation. Real-time enrollment is an important  
advantage in on-line transactions. For example, a  
physician who visits a relying parties' web site, but does  
not have a digital credential issued by the AMA, can be  
redirected to the enrollment page of registration

authority 6. Upon successful enrollment, the physician can be redirected back to relying party 10.

When owner 4 receives a digital credential from registration authority 6, the digital credential is stored on his or her computer and corresponding information is stored by MAS 8. Multiple owners can store private digital credentials on the same computer. When the owner accesses relying party 10, the appropriate digital credential is automatically selected for use.

Owner 4 uses the digital credential to securely access relying part 10, present digitally signed documents and otherwise conduct secure transactions. In one configuration, owner 4 uses a conventional web browser to establish a secure communication link with a web server using a secure communications protocol, such as the Secure Socket Layer (SSL). When accessed, the web server issues a "challenge" to the web browser, which responds by signing the challenge with the private signature key and communicating the digital credential and the signed challenge to relying party 10. In another configuration, owner 4 uses his private signature key to digitally sign a document presented to relying party 10, such as when owner 4 is submitting a confidential medical diagnosis or a prescription request to a web-based health care service.



As described in detail below, the verification process involves a signed challenge-response that is typical in public-private key infrastructure (PKI) authentication. MAS 8 dynamically maintains the credential information, enabling a real-time verification that removes many of the latencies often associated with data updates. More specifically, MAS 8 checks the owner's identity validation information to ensure that no misuse has been reported and also confirms that the owner holds a valid registration with registration authority 6. The information maintained by MAS 8 is updated daily from registration authority 6. This offers relying party 10 a high degree of assurance that they are interacting with a valid registered owner.

Some on-line applications and services require different levels of identity confirmation based on the sensitivity of the information being accessed. Therefore, in one configuration every digital credential stipulates an identity confirmation level. Policies for assigning the confirmation levels are determined by registration authority 6. During the authentication process, MAS 8 passes the confirmation level to relying party 10 so it can be used to control access to sensitive information.

006260"6TE92960

For example, five possible levels of identity confirmation for physicians include a student level, a professional level, a confirmed level, a notarized level and an agent level. The student level is for medical students who are attending an accredited U.S. medical school. The professional level is available for all physicians. Physicians input their name, state, zip code, date of birth, social security number and medical license number. This information is matched against information maintained by registration authority 6. The confirmed level is an upgrade from a professional level when owner 4 accesses authentication authority 6 and correctly enters a confirmation code, which may be communicated to owner 4 via the phone or through the postal service. The digital credential is upgraded from the professional level to the confirmed level upon confirmation of the information. The notarized level is the next level and indicates that registration authority 6 has a form on file that is signed by the physician and notarized by a licensed notary public. The local registration agent level is the highest level and indicates that a local registration agent enrolled the physician in person.

MAS 8 manages all authentication events and transactions, records those events, and makes the

information available as appropriate to relying party 10, registration authority 6 and owner 4. This auditing capability provides the foundation for enhanced fraud detection. Relying party 10 can view a history of authentication activities that have occurred on its web site. For each activity, relying party 10 can view the owner name, the time of authentication, the confirmation level for the corresponding digital credential, the success or failure of the authentication and any parameters that were confirmed at the time of authentication.

Similarly, owner 4 can view information for his or her digital credential including the issue date, the expiration date, the user supplied computer name and the unique ID. Owner 4 can view his or her activity log over a specified time period. Furthermore, owner 4 can readily change the private password protecting the digital credential. Owner 4 can revoke the digital credential at any time and can terminate his or her digital credential.

Relying party 10 can integrate the load authentication service provided by MAS 8 at any point in its web site and can create its own access control policies to meet its needs for privacy and confidentiality. Furthermore, relying party 10 can

customize the authentication interface such that it matches the look and feel of its web site. Therefore, if desired, the role of MAS 8 in the authentication process can be completely transparent to owner 4.

5 MAS 8 provides all systems for generating, validating and monitoring digital credentials. Furthermore, MAS 8 facilities are equipped with multiple security systems including system management software and the activity logs that contain a record of all authentication activities, as  
10 discussed below. Furthermore, the MAS 8 facilities are designed and built to safeguard critical information using multiple levels of overlapping security. Physical access is restricted to operational personnel only, it is monitored by camera in control via guards and magnetic  
15 card locks. Multiple checkpoints are used throughout each facility to further restrict access to sensitive information. Access to systems and information is carefully controlled through a high level of network and functional security at the perimeter of the secured  
20 facility, within the facility itself and in the connections to the client's systems.

Figure 2 is a flowchart illustrating how an owner 4 obtains a digital credential from registration authority 6. In this example, it is assumed that owner 4 does not

006260-67E92960

already have a digital credential or an account with  
relying party 10, and that he begins by accessing  
registration authority 6 directly. However, owner 4 could  
just as easily have accessed relying party 10 and have  
5 been redirected to registration authority 6. First, owner  
4 contacts the web site of registration authority 6 using  
a standard Internet browser and requests a digital  
credential (22). Upon receiving this request,  
registration authority 6 asks for identifying information  
10 consisted with registration information maintained by  
registration authority 6. For example, registration  
authority 6 may ask for information relating to a  
physician's medical practice and license number.  
Registration authority 6 compares the submitted  
15 information to the information on file in order to verify  
the submitted information (24). Upon verifying the  
information, registration authority 6 issues a digital  
credential having the selected user identifier and  
confirmation level (26). At this point, client software  
20 is uploaded to the computer of owner 4 (28). As described  
below this client software enforces real-time  
authentication of the digital credential.

Figure 3 is a flowchart illustrating an example  
process 30 of how an owner 4 is authenticated when he or

she accesses relying party 10. After the owner 4 has received the digital credential, he or she typically accesses relying party 10 in order to take advantage of an on-line service (32). Upon receiving an access request, 5 relying party 10 asks owner 4 for his or her user ID in order to initiate the authentication process. Upon receiving the ID, relying party 10 may communicate the ID to MAS 8 and requests that MAS 8 verify the identity of owner 4 (34).

10 At this point owner 4 is asked to enter his or her private password if it is needed to unlock the digital credential. MAS 8 performs the necessary cryptographic operations to validate that owner 4 is registered with registration authority 6 in good standing (35).

15 Generally, MAS 8 performs various cryptographic measures in combination with verifying the registration information maintained by registration authority 6 in order to validate a digital credential of owner 4.

For example, MAS 8 may receive the digital 20 credential, such as a digitally signed challenge and the digital certificate, from relying party 10 and uses the public key of registration authority 6 to verify the digital signature. Next, MAS 8 determines whether the owner 4 or another authorized party has revoked the

0066260"6T92960

digital credential. Finally, MAS 8 examines the registration information maintained by registration authority 6 to verify that the owner 4 is still a registered individual in good standing. Verification of good standing may include verification that no sanctions or other disciplinary action have been taken against owner 4 during a relevant period of time. In one configuration, MAS 8 stores a copy of the registration information maintained by registration authority 6. In this configuration the information is updated periodically, such as daily.

If the authentication fails, MAS 8 reports the failure to relying party 10, which rejects the access request from owner 4 (37). If the validation is successful, MAS 8 reports confirmation to relying party 10 and sends them a unique identifier to be associated with the user ID supplied by owner 4. In this manner, relying party 10 and MAS 8 can use the same unique identifier for owner 4 (36). On subsequent visits to relying party 10 by owner 4, the owner enters his or her user name which relying party 10 translates into the associated unique ID. At this point, relying party 10, transmits the unique ID to MAS 8 for authentication.

MAS 8 stores the result of the verification, whether successful or not, in activity log 20. In addition, MAS 8 stores relevant transaction information such as a date and time of the transaction, the relying party 10 that is involved in the transaction, the type of transaction, the device used to access relying party 10, such as a laptop computer, cell phone or a PDA, the value of the transaction, and location and position information, such as an IP address or a name of computing device 4.

Figure 4 is a block diagram demonstrating system 2 in further detail. Owner 4 can use any general purpose computing device 50 suitable for interacting with a communication network, such as a packet-based digital network like the Internet. One example of a suitable computing device 50 is a personal computer. In addition, each computing device 50 can be a laptop computer, a handheld computer, a personal digital assistant (PDA), such as a Palm™ organizer from Palm Inc. of Santa Clara, California, or even a network-enabled cellular telephone.

In order to obtain digital credential, owner 4 directs web browser 52 to registration authority 6, generates a private signature key and a public verification key, and requests a digital certificate. Owner 4 then submits the public verification key and a



variety of registration information, such as name, address and registration number, which registration authority 6 validates according to registration database 59 during the application process.

5           Plug-in 54 is designed to make the authentication process simple and intuitive for owner 4. In one configuration the plug-in is a JAVA applet and it is downloaded like any standard browser plug-in. Plug-in 54 resides on the owner's computer until deleted and supports  
10 the processes required for owner 4 to obtain, use and manage a digital credential issued by registration authority 6. This includes managing the secure processing of user passwords, the management of cryptographic keys, and the communication between plug-in 54 and relying party  
15 (RP) software 55.

          Plug-in 54 connects and communicates with the web server 53 of relying party 10 or web server 57 of registration authority 6. It does not connect directly with MAS 8. Furthermore, multiple owners 4 can each use  
20 and manage their digital credentials on the same computer using a single plug-in 54.

          For each digital signature presented by owner 4, plug-in 54 initiates a challenge-response sequence causing MAS 8, or alternatively relying party 10, to issue a

006260"6T292960

challenge to owner 4. This assures that the digital signature is being produced in real-time and protects owner 4 from situations where someone acquires the digital credential temporarily and uses it to sign documents and impersonate owner 4 at a later time. Furthermore, the challenge can also include information that identifies relying party 10, so that the owner 4 can be assured that the message that he or she is signing can only be relied upon by that specific relying party. For example, the information may include a universal resource locator (URL) for relying party 10.

To participate in the managed authentication service provided by MAS 8, relying party 10 installs RP software 55 on web server 57 and integrates the software into their web site. In one configuration RP software 55 is JAVA-based such that it can be easily integrated into most computing environments.

Registration authority 6 maintains registration database 59 that stores "identity assets" for registered individuals, such as information relating to a physician's medical practice and license number. When owner 4 successfully applies for a digital credential 56, registration authority 6 submits the information to credential management software 62 of MAS 8 that, as a

certificate authority, issues a corresponding digital credential 56, including a digital certificate and signature key, and records the owner information in owner database 64. In this fashion, the user becomes the

5 "owner" of his or her digital credential 56.

When verifying the identity of owner 4 in real-time, MAS 8 confirms that owner 4 is still a licensed with registration authority 4 in good standing. In one configuration, MAS software 61 executing on MAS server 60

10 checks owner database 64, which contains a copy of the information maintained by registration authority 6. Credential management software 62 periodically contacts registration authority 6 to update owner database 64 to ensure that owner database 64 has up-to-date registration

15 information. In another configuration, MAS 8 accesses registration authority 4 for each verification request.

Because MAS 8 not only employs cryptographic techniques to verify the identity of owner 4 but provides real-time confirmation that he or she is a registered

20 individual in good-standing with registration authority 6, MAS 8 may charge relying party 10 on a per-verification basis. Other billing models exist including charging relying party 10 a subscription fee to its managed authentication service, bulk usage, limited prepaid usage

0065260-67E92960

(debit), and per user billing. MAS 8 and relying party 10 may for a legal contract dictating the terms of the service.

0066260-67692960

In order to further increase security, MAS 8 may  
5 require that relying party 10 sign its portions of any  
secure transaction. For example, MAS 8 may require that  
an online pharmacy (relying party 10) sign a prescription  
form before communicating the form to a pharmacist for  
completion. The pharmacist (owner 4) signs it after the  
10 form has been signed by the online pharmacy. This helps  
mitigate against certain attacks because a website would  
be prevented from sending fraudulent forms to a registered  
user for signing and then present them to the online  
pharmacy. By having each party sign their portion of  
15 these transactions, and by having MAS involved in each  
transaction, MAS 8 is able to identify actions or failures  
to act and thereby assign associated liabilities and  
provide irrefutable proof mechanisms supporting such  
assignments. This can limit the potential liabilities of  
20 each party and provide a foundation so each party can  
provide assurance that they correctly performed their  
task.

In addition, MAS 8 incorporates many features that  
allow an owner or delegate to detect unauthorized use of

the digital signature key in the event digital signature key is misappropriated or otherwise misused. For example, when verifying digital signature during each secure transaction, MAS software 61 can automatically send an activity report to web browser 52, which can display the activity report to the owner. In this fashion the user can readily identify whether the digital signature key is being misused.

Owner 4 can access registration authority 6 and request an activity report that details any usage of digital signature key. Upon receiving such a request, registration authority 6 communicates the request directly to MAS 8. In response, MAS 8 examines activity log 70, extracts the relevant activity information, formulates a report and communicates the report to registration authority 6, which electronically presents the report to owner 4. The owner can also configure registration authority 6 to periodically generate the report and electronically mail the report to the user. Alternatively, registration authority 6 can mail a physical copy of the report to the user.

The invention has been described in reference to a variety of embodiments. These and other embodiments are within the scope of the following claims.

006260-67E92960